

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/631,970 Confirmation No. : 3665
Filed : August 1, 2003
Applicant : Daniel Lee Hamilton, et al.
Title : Payment Processing with Selection of a
Risk Reduction Technique

TC/AU : 3694
Examiner : John A. Anderson

Docket No. : 23952-0108
Customer No. : 72386

AMENDMENT UNDER 37 C.F.R. § 1.312

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Prior to the issuance of the above-identified application, please amend the application as follows. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 13 of this paper.

The **Conclusion** begins on page 15 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **July 15, 2010**.


Eva N. Mukasa